

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: LATOYA S. LEWERS

**CASE NO. 20-10724-JDW
CHAPTER 13**

CERTIFICATE OF SERVICE

I, Rosamond H. Posey, attorney for American Manufactured Housing Services, Inc. ("AMHS"), hereby certify that I have served a true and correct copy of **Notice of Mortgage Payment Change**, to parties listed below, by placing said copies in the United States Mail, postage prepaid, to said party on January 14, 2022.

Latoya S. Lewers
1445 Rock Hill Road
Sardis, MS 38666

C. Gaines Baker
C.G. Baker Building, Suite One
136 Public Square
Batesville, MS 38606
cgbaker@panola.com

Locke D. Barkley
Chapter 13 Trustee
6360 I-55 North, Suite 140
Jackson, MS 39211

U.S. Trustee
501 E. Court Street, Suite 6-430
Jackson, MS 39201

THIS, the 14th day of January, 2022.

Respectfully submitted,

AMERICAN MANUFACTURED HOUSING
SERVICES, INC.

BY: /s/ Rosamond H. Posey
ROSAMOND H. POSEY (MSB# 101247)
MITCHELL, McNUTT & SAMS, P.A.
P.O. Box 947
Oxford, MS 38655-0947
(662) 234-4845

Fill in this information to identify the case:

Debtor 1 LATOYA S. LEWERS
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI
Case number 20-10724-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: American Manufactured Housing, Inc. Court claim no. (if known): 16

Last 4 digits of any number you use to identify the debtor's account: _____ Date of payment change: 02/01/2022
Must be at least 21 days after date of this notice

New total payment: \$ 672.89
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Insurance Renewal

Current escrow payment: \$ 207.45 New escrow payment: \$ 127.57

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %
Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____
Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

First Name Middle Name Last Name

Case number (if known) 20-10724-JDW

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Rosamond H. Posey

Signature

Date 1/14/2022

Print:

Rosamond H. Posey

First Name Middle Name Last Name

Title Attorney for AMHS

Company

Mitchell, McNutt & Sams, P.A.

Address

PO Box 947

Number Street

Oxford

City

MS

State

38655

ZIP Code

Contact phone

6622344845

Email

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT PROJECTIONS FOR COMING YEAR

COMPANY
New Idea Financial, Inc. 4800 Navy Rd., Suite 4 Millington TN 38053 (901) 873-0222

ACCOUNT NO.	
STATEMENT DATE	1/5/2022

BORROWER
LATOYA LEWERS BK13 1445 ROCK HILL ROAD SARDIS MS 38666

NEW PAYMENT INFORMATION

If you have already received your billing statement, please adjust your bill to reflect the new payment amount reflected on this statement.

Principal and Interest	\$545.32
Escrow Payment	\$127.57
Shortage/Surplus	\$0.00
Deficiency	\$0.00
Other	\$0.00
Payment Amount	\$672.89
Effective Date	2/1/2022

New Idea Financial, Inc. analyzes your escrow account annually, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account projection below, is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account. If you have any questions, you may call our loan servicing department at (901) 873-0222. Please, give your account number when making inquiries by telephone or in writing. We urge you to keep this statement with your loan records for comparison with the actual activity in your account at the end of the escrow accounting computation year.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR

Month-Year	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance Projected	Escrow Account Balance Required
			Starting Balance	\$16,843.04	\$382.66
Feb-2022	\$127.57			\$16,970.61	\$510.23
Mar-2022	\$127.57			\$17,098.18	\$637.80
Apr-2022	\$127.57			\$17,225.75	\$765.37
May-2022	\$127.57	\$585.79	property tax	\$16,767.53	\$307.15
Jun-2022	\$127.57			\$16,895.10	\$434.72
Jul-2022	\$127.57			\$17,022.67	\$562.29
Aug-2022	\$127.57			\$17,150.24	\$689.86
Sep-2022	\$127.57			\$17,277.81	\$817.43
Oct-2022	\$127.57			\$17,405.38	\$945.00
Nov-2022	\$127.57			\$17,532.95	\$1,072.57
Dec-2022	\$127.57	\$945.00	homeowners insurance	\$16,715.52	\$255.14
Jan-2023	\$127.57			\$16,843.09	\$382.71

Your ending balance from the last month of the account history is \$16,843.04. Your starting balance according to this analysis should be \$382.66.

This means you have a surplus of \$16,460.38. This surplus must be returned to you unless it is less than \$50, in which case we have the additional option of keeping it and lowering your payments accordingly. We are sending you a check for the surplus.

Your 2/1/2022 mortgage payment will be \$672.89 of which \$545.32 will be for principal and interest and \$127.57 will go into your escrow account.

Loan Account	Borrower Name	Reference	Description	Amount
210018	LATOYA LEWERS BK13		homeowners insurance	\$945.00
210022	David Odom		homeowners Insurance	\$1,044.00
200053	LULA MOSLEY		Lula Mosley	\$582.00
				<u>\$2,571.00</u>

New Idea Financial, Inc.
BancorpSouth Escrow
17173550

BANCORP SOUTH
2910 W JACKSON ST
TUPELO MS
(888) 787-7711

COPY

NO. 120368

CHECK NO.
120368

DATE	AMOUNT
1/5/2022	\$2,571.00

—Two Thousand Five Hundred Seventy One and 00/100—

PAY American Modern Insurance Company
TO THE
ORDER OF

COPY NOT NEGOTIABLE

COPY NOT NEGOTIABLE

POLICY DECLARATIONS

American Modern Property and Casualty Insurance Company
Manufactured Home
Renewal



Premium Summary

Dwelling #1: \$925.00
1445 ROCKHILL RD
SARDIS MS 38666-5008
Policy Coverages \$20.00
Additional Costs \$0.00

Policy Summary

Policy Number:
[REDACTED] 550
Policy Period:
01/04/2022 to 01/04/2023 12:01 A.M. Standard Time

Note: a minimum earned premium of \$100.00 applies to this policy.

Named Insured(s):
LATOYA NORWOOD
1445 ROCKHILL RD
SARDIS MS 38666-5008

Policy Discounts

Paperless Discount
Claims Free Discount

Contracted Agency:
RICHARD C MOORE - #004620
6565 HWY 51 N
C/O DICK MOORE INC
MILLINGTON TN 38053

Policy Coverages

Coverage	Limit / Description	Premium
Personal Liability	25,000	\$20.00
Damage to Property of Others	500	
Medical Payments	500 Per person/25,000 Per occurrence	Included
Animal Liability Sub-Limit	10,000	Included
Mold Exclusion - Personal Liability		Included
Policy Level Coverages Premium		\$20.00

Dwelling #1: 1445 ROCKHILL RD, SARDIS MS 38666-5008

Occupancy: Residence Type: Year Built: Territory: Protection Class Code: In Park of 26 or more spaces
Owner Occupied Manufactured Home 2002 9 No

Style: Year Roof Replaced: Model Year: Make: Model: Serial Number:
Single-wide 2002 Southern Energy HomeSS series SSDAL37322-1

Additional Interests

Description of Interest: Name: Address:
Lienholder AMERICAN 6565 US HIGHWAY 51 NORTH, MILLINGTON TN
MANUFACTURED HOUSING 38053-7836
SERVICES INC.

Loan/Contract Number: